

bargains and chafferings together."⁷¹ A century-later there were regions in which such doctrine was still being rehearsed with all the old rigour. In 1552 the Parliament which made the Scottish Reformation was only eight years off. But the catechism of the arch-bishop of St. Andrews, which was drawn up in that year, shows no disposition to compromise with the economic frailties of his fellow-countrymen. It denounces usurers, masters who withhold wages, covetous merchants who sell fraudulent wares, covetous land-lords who grind their tenants, and in general—a comprehensive and embarrassing indictment—"all wretches that will be grown rich incontinent," and all "who may keep their neighbour from poverty and mischance and do it not." "

On the crucial question, how the ecclesiastical courts dealt in practice with these matters, we have very little light. They are still almost an unworked field. On the Continent we catch glimpses of occasional raids. Bishops declare war on notorious usurers, only to, evoke reprisals from the secular authorities, to whom the money-lender is too convenient to be victimized by anyone but themselves.⁷⁴ At the end of the thirteenth

* century an archbishop of Bourges makes some thirty-five usurers disgorge at a sitting,⁷⁴ and seventy years later an inquisitor at Florence collects 7,000 florins in

two years from usurers and blasphemers." In England commercial morality was a debatable land, in which ecclesiastical and secular authorities contended from time to time for jurisdiction. The ecclesiastical courts claimed to deal with cases of breach of contract in general, on the ground that they involved *ICBSIO fidei* and with usury in particular, as an offence against morality specifically forbidden by the canon law. Both claims were contested by the Crown and by municipal bodies. The former, by the Constitutions of Clarendon,⁷⁵ had expressly reserved proceedings as to debts for the royal courts, and the same rule was